

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kerry Patrick Lance
Debtor

Case No. 20-00848-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 18, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ Kerry Patrick Lance, 990 Orrtanna Road, Orrtanna, PA 17353-9687
5309142	+ Patenaude & Felix APC, 501 Corporate Drive, Southpointe Ctr Ste 205, Canonsburg, PA 15317-8584

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Nov 18 2024 23:38:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Nov 18 2024 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312419	EDI: PHINAMERI.COM	Nov 18 2024 23:38:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5309137	+ Email/Text: bncnotifications@pheaa.org	Nov 18 2024 18:44:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5309138	+ EDI: PHINAMERI.COM	Nov 18 2024 23:38:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5309139	+ EDI: CAPITALONE.COM	Nov 18 2024 23:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5313600	EDI: CAPITALONE.COM	Nov 18 2024 23:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5309140	EDI: CITICORP	Nov 18 2024 23:38:00	Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
5356006	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2024 18:44:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5356007	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2024 18:44:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5309141	^ MEBN	Nov 18 2024 18:38:47	Hayt, Hayt & Landau LLC, Meridian Center 1, 2 Industiral Way West, Eatontown, NJ 07724-2279
5309135	EDI: IRS.COM	Nov 18 2024 23:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5578342	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2024 18:53:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5578343	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2024 18:53:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

5318335	+ Email/Text: bncnotifications@pheaa.org	Nov 18 2024 18:44:00	PNC BANK, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5309136	+ EDI: PENNDEPTREV	Nov 18 2024 23:38:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5309136	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 18:44:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5327418	+ Email/PDF: ebnotices@pnmac.com	Nov 18 2024 18:53:07	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5309143	+ Email/PDF: ebnotices@pnmac.com	Nov 18 2024 18:53:27	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5311075	Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2024 18:53:08	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5317128	EDI: Q3G.COM	Nov 18 2024 23:38:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5309601	+ EDI: AIS.COM	Nov 18 2024 23:38:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
5309144	+ EDI: SYNC	Nov 18 2024 23:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5309145	+ EDI: SYNC	Nov 18 2024 23:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5309146	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 18 2024 18:44:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5309147	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 18 2024 18:44:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5309148	+ Email/Text: kcm@yatb.com	Nov 18 2024 18:43:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5327863	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Kerry Patrick Lance gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Kerry Patrick Lance

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8238

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00848-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Kerry Patrick Lance
aka Kerry P Lance11/18/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.